Helping People Prepare for Medicare Drug Coverage Beginning 2006

By Amy Tuell, Benefits Specialist Hamilton County Bd. of MR/DD

The new Medicare Drug Coverage will begin this January, 2006. This new coverage will mean different things to different people due to other drug coverage that they may currently have. As advocates, we need to assist those that we serve to determine their options and sign up for the appropriate choices in order to prevent a lack of drug coverage.

Basic Medicare Drug Coverage

- Approximately \$32 monthly premium
- Individual pays \$250 deductible drug costs/year
- Individual then pays 25% of drug cost from \$250 \$2250
- Individual pays all drug costs above \$2250 up to \$5100 (gap in coverage)
- After \$5100, individual pays 5% co-payments
- Must pick a plan by Dec. 31, to be covered by Jan. 1, 2006 (#2)
- Penalty of 1% per month added to the premium if they want to sign up after May, 2006

People with Medicaid Only (no Medicare)

	Your r Medicaid is attached	d Card d below.	
	Please tear o Sign and kee	off the card.	
	Carry your card with so you can get of even in an er	medical care,	time
	For help call the Co at 1-800-32 or TDD 1-800	24-8680	tline
	Mes	sages:	
	If you have MEDICARE, your prescription MEDICARE starting January 1, 200 Prescription Drug Plan before December For help selecting a plan, call 1-800-MED Tear on Perf	06. You will need to sel 31, 2005 or one will be DICARE or OSHIIP at 1	ect a selected for you.
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For people who currently receive a monthly Medicaid card in the mail, nothing changes: Individuals still use their Medicaid card to obtain medications as always

People with Medicare Only (no Medicaid and no other insurance)



- Will gain drug coverage in January
- Individuals can APPLY for "Extra Help" if low income (#1):
 - \$0 premium
 - \$0 deductible
 - No gap in coverage
 - \$1 \$5 co-pay per prescription
- "Partial extra help" also available
- Must pick one of 57 plans in Ohio (#2)

People with Medicare AND Private Insurance (no Medicaid)

- Individual can opt to stay with private insurance drug coverage if comparable or better without paying penalty for signing up later for Medicare Drug Coverage
- Encourage/help the individual to contact the current private insurance to discuss what to do. Most people will be able to stay with the private insurance or sign up for that private insurance company's Medicare Drug Coverage plan

Medicare and Medicaid Eligible





Individuals MUST use their Medicare rather than Medicaid for Drug Coverage beginning Jan, 2006

- Enrolled automatically for "Extra Help"
- Must pick one of 10 plans (#2) or will be auto enrolled in one with:
 - \$0 premium
 - \$0 deductible
 - No gap in coverage
 - \$1 \$5 co-pay per prescription
- Can switch plans at any time due to dual enrollment

#1: How to Apply for Extra Help:

Not sure if the individual will qualify for "Extra Help"? "When in doubt, fill it out." To apply for "Extra Help" on line, go to: https://s044a90.ssa.gov/apps6z/i1020/main.html

Or by phone call Social Security: 1-800-772-1213 (7 AM – midnight; M – F)

#2: How to Compare and Decide on a Drug Coverage Plan:

<u>www.medicare.gov</u> (website not always working due to high volume) Medicare @ 1-800-Medicare (24 hrs/7 days a week)

Tips on getting through voice activation to a LIVE person:

- a) Have Medicare Card and list of prescriptions
- b) When asked, state, "Drug Coverage"
- c) Then, when asked, state, "Enrollment"

Ohio Senior Health Insurance Information Program (OSHIIP) @ 1-800-686-1578 (8am -6pm; M - F) Your Pharmacy

Need More Information?

www.socialsecurity.gov www.medicare.gov

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Medicare @ 1-800-Medicare (see above) Social Security Administration @ 1-800-772-1213 Your Pharmacy